

United States Bankruptcy Court

Northern District of Illinois

Case No. 09-23613

Chapter 7

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Paul N. Ruiz
2847 W Warren Blvd
Chicago, IL 60612

Sharon Ruiz
2847 W Warren Blvd
Chicago, IL 60612

Social Security / Individual Taxpayer ID No.:

xxx-xx-0785

xxx-xx-3550

Employer Tax ID / Other nos.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED:** The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: October 14, 2009

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-23613

User: vwalker
Form ID: bl8

Page 1 of 2
Total Noticed: 59

Date Rcvd: Oct 14, 2009

The following entities were noticed by first class mail on Oct 16, 2009.

db/jdb +Paul N. Ruiz, Sharon Ruiz, 2847 W Warren Blvd, Chicago, IL 60612-1919
aty +Bernard W. Moltz, Bernard W. Moltz & Associates, 77 W. Washington Street, Suite 2110, Chicago, IL 60602-9703
tr +Allan J DeMars, Spiegel & Demars, 100 W Monroe St Ste 910, Chicago, IL 60603-1957
14104910 +Alert USA, POB 958, NY, NY 10156-0958
14104911 +American Family Insurance, Madison, WI 53777-0001
14104912 Assoc. Recovery Sytem (Citibank), POB 469046, Escondido CA, 92046-9046
14104913 +At&T Mobility, POB 44167, Jacksonville, FL 32231-4167
14104916 +BP Amoco, POB 3574, Akron, OH 44309-3574
14104914 +Bank of America, POBB 15726, Wilmington DE 19886-0001
14138703 +Bank of America, c/o Feiwell & Hannoy, 251 N Illinois St, Ste 1700 Inidanapolis IN 46204-1927
14104915 +Bill Crosby, 305 N. Main Street, Glen Ellyn, IL 60137-5027
14104920 +CCS (Farmers Ins), POB 55126, Boston MA 02205-5126
14104917 Capital One Bank, POB 6492, Carol Stream IL 60197-6492
14104922 Citi Cards, POB 688902, Des Plaines, IA 50368-8908
14104923 +Citi Platinum, Box 6000, The Lakes, NV 89163-0001
14104925 +CitiBusiness, P.O. Box 688915, Des Moines, IA 50368-8915
14104924 Citibank (Ready Credit), POB 688908, Des Plaines, IA 50368-8908
14104926 +City Of Chgo EMS, 33589 Treasury Ctr., Chicago, IL 60694-3500
14104927 +City of Chicago, Administrative Hearings, 17 N. State Street, Chicago, IL 60602-3315
14104928 Countrywide, P.O. Box 5170, Simi Valley, CA 93062-5170
14104932 +Divine Home Remodeling, 115 S. Francisco, Suite 1 South, Chicago, IL 60612-3645
14104933 +Divine Remodeling Co., 2847 W. Warren, Chicago, IL 60612-1919
14104934 +First American Bank, 222 N LaSalle St, Chicago, IL 60601-1003
14290743 +First Chicago Bank & Trust, 4343 N Elston Ave, Chicago, IL 60641-2145
14104935 +First Personal Bank, 14701 Ravinia Ave, Orland Park IL 60462-3100
14104936 Ford Credit Service, POB 6508, Mesa AZ 85216-6508
14104939 GoodYear Credit Plan, Processing Center, Des Plaines, IA 50364
14104940 Guardian, POB 747003, Pittsburg, PA 15274-7003
14104943 Illinois Dept of Revenue, POB 19035, Springfield, IL 62794-9035
14104946 +Jeffery and Janetta Smith, 2653 W. Warren Blvd, 2nd Floor, Chicago, IL 60612-2057
14104947 +John Stroger Hospital, P.O. Box 70121, Chicago, IL 60673-0001
14104948 +Korathu Thomas MD, POB 1201, Northbrook, IL 60065-1201
14290744 +Litton, 4828 Loop Central Drive, Houston, TX 77081-2166
14104950 +Litton, c/o Pierce & Associates, Suite 1300, 1 North Dearborn, Chicago, IL 60602-4331
14104949 +Litton Loan Servicing LP, PO Box 829009, Dallas TX 75382-9009
14104952 +Margaet Mitchtchell DDS, 845 N. Michigan, Ste 922 E, Chicago, IL 60611-2252
14104953 Northland Group Inc, POB 3909005, Edina MN 55439, Mail Code CBK
14104955 +Proactive Solutions, POB 11448, Des Moines, IA 50336-0001
14104958 +SPS, P. O. Box 65250, Salt Lake City, UT 84165-0250
14104956 +Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283
14104957 +Sears Card, POB 6276, Sioux Falls, SD 57117-6276
14104959 +Swedish Convenant, 3732 Payshere Cir, Chicago, IL 60674-0037
14104963 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: Us Bank, PD-OR-C1PC, POB 5830, Portland, OR 97722)
14104961 +University of Chgo Medical CTR, 1122 Paysphere Cir., Chicago, IL 60674-0011
14104962 +University of Chgo Phys. Grp., 75 Remittance Dr Ste 1385, Chicago, IL 60675-1385

The following entities were noticed by electronic transmission on Oct 14, 2009.

14104914 +EDI: BANKAMER2.COM Oct 14 2009 19:33:00 Bank of America, POBB 15726, Wilmington DE 19886-0001
14104918 EDI: CHASE.COM Oct 14 2009 19:33:00 Card Member Services, POB 15325, Wilmington DE 19886-5325
14104919 EDI: HFC.COM Oct 14 2009 19:33:00 Carson Pirie Scott, POB 17264, Baltimore, MD 21297-1264
14104921 +EDI: CHASE.COM Oct 14 2009 19:33:00 Chase, POB 15153, Wilmington DE 19886-5153
14104930 +EDI: HFC.COM Oct 14 2009 19:33:00 Direct Rewards HSBC, POB 5250, Carol Stream, IL 60197-5250
14104931 +EDI: DISCOVER.COM Oct 14 2009 19:34:00 Discover, P.O. Box 6103, Carol Stream, IL 60197-6103
14104937 +EDI: FORD.COM Oct 14 2009 19:34:00 Ford Motor, P.O. Box 790093, St. Louis, MO 63179-0093
14104938 EDI: RMSC.COM Oct 14 2009 19:33:00 GAP, POB 530942, Atlanta, GA 30353-0942
14104941 +EDI: HFC.COM Oct 14 2009 19:33:00 HSBC, POB 17313, Baltimore MD 21297-1313
14104942 +EDI: HFC.COM Oct 14 2009 19:33:00 HSBC Direct Rewards, POB 17313, Baltimore MD 21297-1313
14104944 EDI: IRS.COM Oct 14 2009 19:33:00 Internal Revenue Service, Cincinnati, OH 45999-0030
14104964 EDI: IRS.COM Oct 14 2009 19:33:00 US Treasury Dept, Internal Revenue Service, Kansas City, MO 64999-0025
14104945 EDI: RMSC.COM Oct 14 2009 19:33:00 JCPenney, POB 960090, Orlando, FL 32896-0090
14104951 +EDI: TSYS2.COM Oct 14 2009 19:33:00 Macy's, POB 689195, Des Moines, IA 50368-9195
14104960 +EDI: WTRRN BANK.COM Oct 14 2009 19:33:00 Target, PO Box 59317, Minneapolis, Mn 55459-0317
14104963 EDI: USBANKARS.COM Oct 14 2009 19:34:00 Us Bank, PD-OR-C1PC, POB 5830, Portland, OR 97722

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14104909 ACS
14104929* Countrywide, P.O. Box 5170, Simi Valley, CA 93062-5170
14104954* Northland Group Inc, POB 3909005, Edina MN 55439, Mail Code CBK

TOTALS: 1, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1
Case: 09-23613

User: vwalker
Form ID: b18

Page 2 of 2
Total Noticed: 59

Date Rcvd: Oct 14, 2009

***** BYPASSED RECIPIENTS (continued) *****

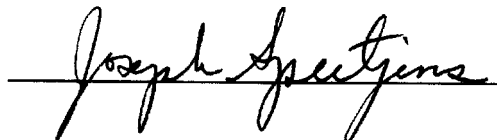
Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.